

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
(Philadelphia)

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IN RE:  
JONATHAN WILLIAM WALLACE,

Debtor.

Case No. 19-17977-elf

Chapter 7

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FIRST NATIONAL BANK OF OMAHA,

Plaintiff,

v.

JONATHAN WILLIAM WALLACE,

Defendant.

**COMPLAINT SEEKING  
EXCEPTION TO DISCHARGE  
PURSUANT TO 11 U.S.C.  
§523 (a) (2) (C) and/or  
§523 (a) (2) (A)**

A.P. No. 20-ap-\_\_\_\_\_.

Hon. Judge Frank

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The Plaintiff, First National Bank of Omaha, by and through its attorney, and for its Complaint against the Debtor, avers and alleges as follows:

**I. Parties and Jurisdiction**

1. This Court has jurisdiction over this proceeding pursuant to 28 U.S.C. §1334 and §157.
2. This matter is a core proceeding pursuant to 28 U.S.C. §157.
3. The Debtor filed a Petition, and an Order for Relief was entered under 11 U.S.C Chapter 7 on December 27, 2019.
4. The Plaintiff is a named creditor in the above referenced bankruptcy proceeding and is objecting to the discharge of a debt in this bankruptcy.
5. The Plaintiff consents to entry of final orders or judgment by the bankruptcy court.

**II. Facts and Background**

6. The Debtor, Jonathan William Wallace, was issued a credit card account by First National Bank of Omaha, number xxxx-xxxx-xxxx-2390, which account was opened on July 17, 2013.

7. On August 22, 2019, the Account was in good standing and the balance on the account was \$0.00.

8. Then between August 22, 2019 and October 28, 2019, the Debtor started charging excessively and made \$7,356.60 in charges on the Account.

*See Exhibit A*, true and accurate copies of the billing statements associated with the Account.

9. The Debtor's charges during this time period, included, but were not limited to:
- a. Charges to Hannum's Harley Davidson in the amounts of \$805.55 and \$262.03;
  - b. A charge to Oyster House in the amount of \$216.00;
  - c. Charges to Holly Shores Campground in the amounts of \$496.00; and \$51.00;
  - d. A charge to Coach Inc. in the amount of \$163.24;
  - e. A charge to Foot Locker in the amount of \$130.00; and
  - f. A charge to Universal Admission Ticket in the amount of \$362.10.

*See Exhibit A*.

10. The Debtor made one \$50.00 payment on the Account after making the above charges and prior to filing bankruptcy.

11. The Debtor rarely used this Account prior to the above charging.

12. The Debtor has previously filed for bankruptcy protection.

13. The Debtor had \$137,602.00 in Unsecured Debt at the time of filing bankruptcy.

14. Given the Debtor's monthly income, monthly living expenses, and circumstances as set forth in his sworn Schedules and sworn Statement of Financial Affairs, at the time the Defendant incurred the abovementioned \$7,356.60 in charges, the Debtor's monthly disposable income was not sufficient to pay for these transactions pursuant to the terms and conditions associated with the account.

### **III. First Cause of Action**

15. Paragraphs 1 through 14 are hereby repeated and incorporated as if fully set forth herein.

16. The Debtor made approximately \$4,793.34 in purchases on the abovementioned account within 90 days of filing bankruptcy.

17. To the extent that the Debtor incurred luxury good purchases or services aggregating more than \$675.00 within ninety days of filing this Chapter 7 bankruptcy, said luxury

good purchases or services are presumed nondischargeable pursuant to 11 U.S.C. §523 (a) (2) (C)(i).

18. Based on the location, frequency, and change in spending, the charges made during the 90-day period appear to be for luxury and/or non-necessity type goods or services.

19. Upon information and belief, the \$4,793.34 in charges made during the 90-day period were for luxury and/or non-necessity type goods or services and should not be discharged.

20. Based on the foregoing, the charges incurred for luxury goods or services over \$675.00 are non-dischargeable pursuant to 11 U.S.C. §523 (a) (2) (C).

#### **IV. Second Cause of Action**

21. Paragraphs 1 through 20 are hereby repeated and incorporated as if fully set forth herein.

22. Pursuant to the account agreement, the Debtor agreed to repay Plaintiff for the charges on the account by using the card and represented that he had the ability to repay for the charges.

23. When the Debtor made the \$7,356.60 in charges on the account, the Debtor represented that he had the intention to repay said debt to the Plaintiff pursuant to the terms of the account agreement and by use of the card.

24. The account statements are marked Exhibit A and attached hereto.

25. The Plaintiff relied upon the Debtor's representations of intent to repay the Plaintiff pursuant to the terms of the account agreement and representations of agreement to abide by the terms of the account agreement in allowing the Debtor to use the account and incur the charges between August 22, 2019 and October 28, 2019, as set forth in Exhibit A, attached hereto.

26. Although the Debtor knew or should have known that he would not be able to repay Plaintiff for these charges, the Debtor continued using the card.

27. The Debtor's spending habits and patterns changed suddenly and drastically during the relevant time period.

28. The Debtor started charging excessively after rarely using this Account, making multiple purchases on the same day buying non-necessity type goods or services, made one minor payment, and then filed for bankruptcy protection a second time.

29. The Debtor either deliberately intended to deceive Plaintiff or acted recklessly with regard to his ability to pay Plaintiff for the \$7,356.60 in transactions.

30. The Plaintiff monitored the Defendant's card activity and credit worthiness on a monthly basis and there were no indications and/or "red flags" indicating that Defendant would not repay Plaintiff for these charges.

31. The Plaintiff was justified in its reliance upon the Debtor's representations of intent to repay the Plaintiff pursuant to the terms of the account agreement and representations of agreement to abide by the terms of the account agreement.

32. The Debtor incurred the abovementioned \$7,356.60 in charges on the Plaintiff's accounts at a time when the Debtor was unable to meet his existing financial obligations as they became due.

33. Based upon the above, at the time the Debtor incurred the abovementioned \$7,356.60 in charges, the Debtor intended to deceive the Plaintiff in that he either had no intention to repay said debt to the Plaintiff pursuant to the terms of the account agreement or the Debtors knew or should have known that he had no ability to repay said debt to the Plaintiff.

34. Based upon the above, at the time the Debtor incurred the abovementioned \$7,356.60 in charges, the Debtor deceived the Plaintiff in that he made such representations of intent to repay the Plaintiff pursuant to the terms of the account agreement and representations of agreement with knowledge that the debtor was unable to repay Plaintiff or to abide by the terms of the account agreement with a reckless disregard as to the truthfulness of said representations.

35. Therefore, the Debtor obtained said money from the Plaintiff by false pretenses, false representation, or actual fraud, and at the time of filing, the debt owed to the plaintiff was in the amount of \$7,356.60 and for the above reasons, this indebtedness to Plaintiff, First National Bank of Omaha, is nondischargeable in bankruptcy pursuant to 11 U.S.C. §523 (a) (2) (A).

#### **VI. Prayer for Relief**

**WHEREFORE**, Plaintiff, First National Bank of Omaha, respectfully prays that this Court:

A. Determine that the Debtor's indebtedness to the Plaintiff is an exception to discharge pursuant to 11 U.S.C. §523 (a)(2)(C) and/or §523 (a)(2)(A).

B. Grant judgment to the Plaintiff, First National Bank of Omaha, against the Debtor, Jonathan William Wallace, the amount of \$7,356.60 plus the \$350.00 Adversary Proceeding filing fee, for a total of \$7,706.60, plus the Plaintiff's other costs and disbursements incurred for the collection of this debt and of this action as permitted by applicable law, and

C. Grant the Plaintiff such other and further relief as to this Court seems just and proper.

Dated: April 2, 2020

By: /s/ Vincent D. DiMaiolo, Jr.  
**FEIN, SUCH, KAHN & SHEPARD, P.C.**  
7 Century Drive, Suite 201  
Parsippany, New Jersey 07054  
Telephone: 973-538-4700  
*Attorneys for Plaintiff,*  
*First National Bank of Omaha*

## **Exhibit A**



2253 040242

JONATHAN W WALLACE  
115 NORWOOD AVE  
HOLMES PA 19043-1428

First Bankcard  
P.O. Box 2557  
Omaha, NE 68103-2557

Account Number: 2390  
New Balance: \$1,054.72  
Minimum Payment Due: \$21.00  
Payment Due Date: October 13, 2019

Make checks payable to First Bankcard

Amount of Payment Enclosed

\$

Change of Address? If yes, please  
complete reverse side.

2390 0000000002100 0000000105472

PLEASE DETACH HERE AND RETURN TOP PORTION WITH YOUR PAYMENT

NRA Platinum Edition® Visa®

Account Number: 2390

Page 001 of 002

### Account Summary

Previous Balance \$0.00  
Payments \$0.00  
Other Credits \$0.00  
Purchases \$1,054.72  
Balance Transfers \$0.00  
Cash Advances \$0.00  
Fees Charged \$0.00  
Interest Charged \$0.00  
New Balance \$1,054.72  
Statement Closing Date 09/16/19  
Days in Billing Cycle 32

Total Credit Limit \$29,000.00  
Available Credit \$27,945.00  
Cash Limit \$5,800.00  
Available Cash \$5,800.00

### Payment Information

New Balance \$1,054.72  
Minimum Payment Due \$21.00  
Past Due Amount \$0.00  
Payment Due Date October 13, 2019

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$39 and your APRs may be increased to a Penalty APR of up to 32.24%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For Example:

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	14 years	\$2,495
\$39	3 years	\$1,404 (Savings \$1,091)

If you would like information about credit counseling services, call 1-800-486-6322.



**Customer Service**  
Save Time and Stamps  
by Paying Online!

Call: Toll Free 1-888-295-5540

(TDD Telecommunications Device for the Deaf: 1-800-925-2833) (Balance Transfer Hotline: 1-877-388-8231)

Visit: [www.firstbankcard.com/nra](http://www.firstbankcard.com/nra)

Remit to: First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557



### Smart Tips

**Have you secured your identity from theft?**

Remember that the most common way identity thieves get their hands on your information is by going through your trash. Be sure to shred anything with sensitive information before throwing it away!



### Transaction Detail

Trans Date	Post Date	Reference Number	Transaction Description	Credits (CR) and Debits
8-22	8-23	24000979234140000910290	HANNUMS HARLEY DAVIDS MEDIA PA	\$805.55
8-24	8-26	24621696237900013900215	HARLEY-DAVIDSON OF CHESTER SPRGS PA	\$169.60
8-24	8-26	24000979237154305311313	TIMOTHY'S - LIONVILLE 464-8796141 PA	\$68.92
8-26	8-28	24013398239003689061188	DOUBLER DECKER PIZZA MEDIA PA	\$10.85

### Fees

Total Fees For This Period \$0.00

### Interest Charged

Interest Charge on Purchases \$0.00

Interest Charge on Cash Advances \$0.00

Interest Charge on Balance Transfers \$0.00

Total Interest For This Period \$0.00

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) Variable Rate (f) Fixed Rate

Charge Summary	Annual Percentage Rate (APR)	Special Offer or Eligible Purchase APR Expiration Date	Balance Subject to Interest Rate	Days Rate Used	Interest Charge
Purchases	20.24% (v)	N/A	\$846.47	32	\$0.00
Cash Advance	27.49% (v)	N/A	\$0.00	32	\$0.00

### 2019 Total Year-to-Date

Total fees charged in 2019 \$0.00

Total interest charged in 2019 \$0.00





2253 815786

JONATHAN W WALLACE  
115 NORWOOD AVE  
HOLMES PA 19043-1428

First Bankcard  
P.O. Box 2557  
Omaha, NE 68103-2557

Account Number: 2390  
New Balance: \$5,247.45  
Minimum Payment Due: \$104.00  
Payment Due Date: November 13, 2019

Make checks payable to First Bankcard

Amount of Payment Enclosed:

\$

Change of Address? If yes, please  
complete reverse side.

2390 0000000010400 0000000524745

PLEASE DETACH HERE AND RETURN TOP PORTION WITH YOUR PAYMENT

NRA Platinum Edition® Visa®

Account Number: 2390

Page 001 of 003



### Account Summary

Previous Balance ..... \$1,054.72  
Payments ..... -\$50.00  
Other Credits ..... -\$7.50  
Purchases ..... +\$4,200.08  
Balance Transfers ..... +\$0.00  
Cash Advances ..... +\$0.00  
Fees Charged ..... +\$0.00  
Interest Charged ..... +\$50.15  
**New Balance ..... \$5,247.45**

Statement Closing Date ..... 10/16/19  
Days in Billing Cycle ..... 30

Total Credit Limit ..... \$29,000.00  
Available Credit ..... \$23,752.00  
Cash Limit ..... \$5,800.00  
Available Cash ..... \$5,800.00



### Payment Information

New Balance ..... \$5,247.45  
Minimum Payment Due ..... \$104.00  
Past Due Amount ..... \$0.00  
**Payment Due Date ..... November 13, 2019**

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$39 and your APRs may be increased to a Penalty APR of up to 31.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For Example:

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	28 years	\$13,860
\$195	3 years	\$7,620 (Savings \$6,240)

If you would like information about credit counseling services, call 1-888-486-6322.



### Customer Service

Save Time and Stamps  
by Paying Online!

Call: Toll Free 1-888-295-5540

(Toll Telecommunications Device for the Deaf: 1-800-425-2833) (Balance Transfer Hotline: 1-877-388-6291)

Visit: [www.firstbankcard.com/nra](http://www.firstbankcard.com/nra)

Remit to: First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557



### Smart Tips

#### Avoid Credit Card Fraud

Do not give out your account number over the phone unless you initiate the call. Credit card thieves have been known to pose as credit card issuers and other businesses to trick you into giving out your credit card number. Legitimate companies don't call you to ask for a credit card number over the phone.



### Transaction Detail

Trans Date	Post Date	Reference Number	Transaction Description	Credits (CR) and Debits
<b>Payments and Other Credits</b>				
10-07	10-07	74418008280027355100815	PAYMENT - THANK YOU	\$50.00 (CR)
10-08	10-11	74137488283300541790127	PUBLIX #812 ORLANDO FL	\$7.50 (CR)
<b>Transactions</b>				
9-20	9-23	24736836263002689811814	HOLLY SHORES CAMPGROUND CAPE MAY NJ	\$496.00
9-20	9-23	24736836263002689811814	HOLLY SHORES CAMPGROUND CAPE MAY NJ	\$51.00
9-20	9-23	24391218064026185756965	AVIS.COM PREPAY RESERV 8003527800 VA	\$229.72
9-20	9-23	24717096064862640221988	FRONTIER AI UF7BFX DENVER CO	\$75.30
9-20	9-23	24717096064862640221988	SPIRIT AIRL 4870218783838 800-7727117 FL	\$56.58
9-21	9-23	2400087606332301234842	HANNUM'S HARLEY DAVIDS MEDIA PA	\$262.03
9-22	9-23	2473780606330083133410	EZ BEVERAGE POLSON PA	\$41.32
9-26	9-27	2476062627030000888398	Berks-Mont Camping Clr In BOYERTOWN PA	\$296.59
9-27	9-30	2476062627030000888398	EXXONMOBIL 47640156 ARDMORE PA	\$92.70
9-29	9-30	24020798273618000502040	SUNOCO 0363270004 BRIDGESIDE PARK PA	\$6.28
10-04	10-07	24482158277637094378336	CASA COLLINS STRPE COM FL	\$126.57
10-04	10-07	24226388278091004190059	WAL-MART #5881 SPRINGFIELD PA	\$76.07
10-05	10-07	2400087606332301234842	FINNEGAN'S WAY 305-6727747 FL	\$81.28
10-06	10-07	24482158277637094378336	SO *TV-HEAD COMPANY HALEAH GARDE FL	\$80.25
10-06	10-07	24431888278030081131876	FL CAFE MIAMI BEACH FL	\$33.95
10-06	10-07	24445006280000544764033	WALGREENS #13182 MIAMI BEACH FL	\$17.10
10-06	10-07	24212738280081816001126	MIAMI BEACH PARKING MIAMI BEACH FL	\$20.00
10-06	10-08	24316264280544284517987	SHELL OIL 10047712012 PORT SAINT LU FL	\$4.36
10-06	10-08	24072148280000163249991	UNITED PARKING SERVICES 4 WEST PALM BCH FL	\$10.50
10-07	10-08	24137488283300541790127	TST* E R. BRADLEY S SALOO WEST PALM BEA FL	\$42.39
10-07	10-08	24431088281400918000130	UNIV ADMTKY 014108880 ORLANDO FL	\$362.10





## Convenient Access

Account management available when you need it, from your computer, tablet or smart device.

Account Number:

2390

Page 002 of 003



### Transaction Detail

Trans Date	Post Date	Reference Number	Transaction Description	Credits (CR) and Debits
10-07	10-08	24431088281402712000188	KWIK E MART 01302108 ORLANDO FL	\$3.50
10-07	10-08	24431088281402712000188	UNIV PARKING 01400040 ORLANDO FL	\$36.00
10-07	10-09	24399000281852330009830	Finnegan's Bar 01200021 ORLANDO FL	\$53.76
10-07	10-09	24399000281852330038736	Margaritaville 00406603 ORLANDO FL	\$103.23
10-07	10-09	24692188281100276373488	UNIVERSAL FL/LOCKERS ORLANDO FL	\$2.00
10-08	10-09	2421073628240554000067	PINE LIQUOR ORLANDO FL	\$23.39
10-08	10-09	24137469282001029404340	PUBLIX #812 ORLANDO FL	\$7.50
10-08	10-09	24431088282207388000029	1519 JCS ORLANDO I-DR ORLANDO FL	\$76.14
10-09	10-10	24137469282300535880010	PUBLIX #812 ORLANDO FL	\$7.50
10-09	10-10	24299109282001182281886	7-ELEVEN 33353 ORLANDO FL	\$30.65
10-09	10-10	24012389042001222891907	LA COLOMBE E PHILADELPHIA PA	\$5.29
10-09	10-10	24231889283837000072805	FAMILY DOLLAR #8745 HOLMES PA	\$11.53
10-09	10-11	24758429282152836506142	HILTON GV TVVS FR DSK ORLANDO FL	\$74.92
10-09	10-11	24692188282100515404715	FOOD COURT 4AC01 HARRINGTON NJ	\$14.91
10-09	10-11	24022079281016000289620	SUNOCO 0547584300 HARRINGTON NJ	\$27.27
10-09	10-11	24299109282001307489117	PPA PHL AIRPORT PHILADELPHIA PA	\$55.00
10-09	10-11	24717099283872832755727	SPIRIT AIRL 4870220443282 MYRAMOR FL	\$155.00
10-10	10-11	2469218828210091088575	SHOPRITE RIO GRANDE \$1 RIO GRANDE NJ	\$58.05
10-10	10-11	2469218828210091088591	SHOPRITE RIO GRANDE \$1 RIO GRANDE NJ	\$8.49
10-10	10-11	24013399282001386248703	JOE CANALS DISCOUNT LIQUO RIO GRANDE NJ	\$26.10
10-10	10-11	24184079283837000152374	WAWA 946 00009464 RIO GRANDE NJ	\$9.06
10-10	10-11	24184079283837000152372	WAWA 946 00009464 RIO GRANDE NJ	\$16.78
10-10	10-15	24013399282001386245536	MOMJI JAPANESE RESTAURAN RIO GRANDE NJ	\$85.32
10-11	10-15	24184079283837000114216	WAWA 972 00009720 MOUNT EPHRAIM NJ	\$1.07
10-11	10-15	24184079283837000153083	NJT TRENTON 5031 TRENTON NJ	\$67.00
10-11	10-15	24184079283837000114233	WAWA 972 00009720 MOUNT EPHRAIM NJ	\$38.49
10-11	10-15	24692188282100811734791	STARBUCKS STORE 18777 NEW YORK NY	\$2.89
10-11	10-15	24692188282100821912787	STARBUCKS STORE 00767 AROMORE PA	\$8.08
10-11	10-15	2405527928210082088902134	TRENTON PRK & RIDE-DAILY TRENTON NJ	\$13.50
10-11	10-15	24692188282100779423045	MTA METROCARD MACHINE NEW YORK NY	\$12.00
10-11	10-15	24692188282100779423807	MTA METROCARD MACHINE NEW YORK NY	\$12.00
10-11	10-15	243274382820448804610582	230 FIFTH NEW YORK NY	\$38.89
10-12	10-15	24692188282100185588436	SHOPRITE RIO GRANDE \$1 RIO GRANDE NJ	\$8.25
10-12	10-15	2423188928383700017365498	HRAC PARKING - VALET ATLANTIC CITY NJ	\$10.00
10-12	10-15	247368382820001819122842	HOLLY SHORES CAMPGROUND CAPE MAY NJ	\$11.28
10-12	10-15	24755428282042858655488	BLACK HORSE DINER MOUNT EPHRAIM NJ	\$41.02
10-12	10-15	2443965828207318200155	KOHR BROS 15 OCEAN CITY NJ	\$5.75
10-12	10-15	247893082821452503004243	LANDSHARK ATLANTIC CITY ATLANTIC CITY NJ	\$77.72
10-13	10-15	240113392827900013671791	ParkAmerica-323 PHILADELPHIA PA	\$10.00
10-13	10-15	2402207928210000644915	SUNOCO 0768002800 PHILADELPHIA PA	\$48.47
10-13	10-15	240133992827001850727051	FRANKLIN FOUNTAIN ICECREA PHILADELPHIA PA	\$19.33
10-13	10-15	240220792827018000572087	SUNOCO 0363270004 PROSPECT PARK PA	\$4.76
10-13	10-15	240220792827018000572548	SUNOCO 0363270004 PROSPECT PARK PA	\$17.19
10-14	10-15	24692188282100404046885	SHOPRITE RIO GRANDE \$1 RIO GRANDE NJ	\$14.90
10-14	10-15	24013399282700183045429	JOE CANALS DISCOUNT LIQUO RIO GRANDE NJ	\$43.69
10-14	10-15	247368382827001899173514	HOLLY SHORES CAMPGROUND CAPE MAY NJ	\$21.39
10-14	10-15	247368382827001827127201	HOLLY SHORES CAMPGROUND CAPE MAY NJ	\$22.00
10-14	10-15	241374692827000702830336	TST THE PLOUGH & THE STAR PHILADELPHIA PA	\$101.42
10-14	10-16	24369199282000588988883	RIO GRANDE DINER - NJ RIO GRANDE NJ	\$50.06
10-14	10-16	24022079282018000548454	SUNOCO 0273336800 OCEAN VIEW NJ	\$24.00
10-15	10-16	24601979282001723002111	FAST FIX JEWELRY & WATCHING OF PRUSS PA	\$81.09
10-15	10-16	244310882828380000955182	DUNKIN #353390 ISLIN NJ	\$5.86
10-15	10-16	244328082828001488243600	PJS BLUEBELL BLUE BELL PA	\$34.50

#### Fees

Total Fees For This Period

\$0.00

Continued next page



2253 045771

JONATHAN W WALLACE  
115 NORWOOD AVE  
HOLMES PA 19043-1428

First Bankcard  
P.O. Box 2557  
Omaha, NE 68103-2557

Account Number: [REDACTED] 390  
New Balance: \$7,494.26  
Minimum Payment Due: \$322.00  
Payment Due Date: December 13, 2019

Make checks payable to First Bankcard

Amount of Payment Enclosed

\$

Change of Address? If yes, please  
complete reverse side.

2390 0000000032200 0000000749426

PLEASE DETACH HERE AND RETURN TOP PORTION WITH YOUR PAYMENT

NRA Platinum Edition® Visa®

Account Number: [REDACTED] 2390

Page 001 of 002



### Account Summary

Previous Balance \$5,247.45  
Payments -\$0.00  
Other Credits -\$0.00  
Purchases +\$2,101.80  
Balance Transfers +\$0.00  
Cash Advances +\$0.00  
Fees Charged +\$28.00  
Interest Charged +\$117.01  
New Balance \$7,494.26  
Statement Closing Date 11/15/19  
Days in Billing Cycle 30

Total Credit Limit \$29,000.00  
Available Credit \$21,505.00  
Cash Limit \$5,800.00  
Available Cash \$5,800.00



### Payment Information

New Balance \$7,494.26  
Minimum Payment Due \$322.00  
Past Due Amount \$104.00  
Payment Due Date December 13, 2019

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$39 and your APRs may be increased to a Penalty APR of up to 31.74%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For Example:

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	31 years	\$19,332
\$278	3 years	\$10,008 (Savings \$9,324)

If you would like information about credit counseling services, call 1-888-486-6322.



### Customer Service

Save Time and Stamps  
by Paying Online!

Call: Toll Free 1-888-295-5540

(TDD Telecommunications Device for the Deaf) 1-800-925-2633; (Balance Transfer Hotline) 1-877-388-6231

Visit: [www.firstbankcard.com/nra](http://www.firstbankcard.com/nra)

Remit to: First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557



### Smart Tips

Holiday shopping can put a strain on your credit. Keep track of your spending by collecting receipts and adding them up, like you would do when balancing a checkbook. That can help you avoid a January surprise!

### Important Information Regarding Your Account

By your closing date, we had not received the required payment.  
Please forward the proper minimum amount due to bring your account current.

We may report information about your account to credit bureaus.  
Late payments, missed payments, or other defaults on your account may be reflected in your credit report.



### Transaction Detail

Trans Date	Post Date	Reference Number	Transaction Description	Credits (CR) and Debits
<b>Transactions</b>				
10-15	10-17	34610430189004030123143	MAC #3707 KING OF PRUSSIA PA	\$121.00
10-15	10-17	34717050289152889900684	FOOT LOCKER 25031 KING OF PRUSS PA	\$130.00
10-15	10-17	34316050289548112021048	SHELL OIL 57545570509 BELIN NJ	\$29.60
10-16	10-17	3401339028900205027808	JOE CANALS DISCOUNT LIQUOR BIG ORANGE NJ	\$8.52
10-16	10-17	34164078289617000016458	WAWA 157 00001578 NORTH WALES PA	\$1.79
10-16	10-17	34164078289617000016458	WAWA 157 00001578 NORTH WALES PA	\$21.04
10-16	10-18	34498136280016026288034	ASSI PLAZA PA, INC. NORTH WALES PA	\$72.64
10-16	10-18	34022078080016000555020	SUNOCO 0273336800 OCEAN VIEW NJ	\$3.29
10-16	10-18	340220780800160005550489	SUNOCO 0768002800 PHILADELPHIA PA	\$6.75
10-16	10-18	340220780800160005550638	SUNOCO 0768002800 PHILADELPHIA PA	\$4.63
10-17	10-18	34013390289002310145814	CAPE MAY STAGE INC CAPE MAY NJ	\$85.00
10-17	10-18	3473689028002322074382	HOLLY SHORES CAMPGROUND CAPE MAY NJ	\$11.07
10-17	10-21	347948792919000184209407	ETOLL AVIS 888-6422000 NY	\$25.60
10-17	10-21	344356902912004283000206	CONGRESS HALL DINING CAPE MAY NJ	\$31.00
10-18	10-21	34435690291400305000291	UGLY MUG RESTAURANT CAPE MAY NJ	\$119.13
10-18	10-21	34431089280838000306101	COACH INC 5457 POTTSTOWN PA	\$163.24
10-18	10-21	34682189292100181862018	STARBUCKS 4AC01 HANMONTON NJ	\$3.09



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Page 002 of 002

## Transaction Detail

Trans Date	Post Date	Reference Number	Transaction Description	Credits (CR) and Debits
10-18	10-21	2426878929200757443881	TRIANGLE TAVERN PHILADELPHIA PA	\$23.25
10-18	10-21	24387789292004018006635	AEROPOSTALE #1023 POTTSTOWN PA	\$60.50
10-18	10-21	2476901929296786621170	CITY WORKS PA KING OF PRUSS PA	\$18.00
10-18	10-21	24022079292016000581964	SUNOCO 0273336800 OCEAN VIEW NJ	\$5.31
10-18	10-21	24022079292016000581964	SUNOCO 0273336800 OCEAN VIEW NJ	\$33.65
10-19	10-21	24022079292016000378571	SUNOCO 0547584300 HAMMONTON NJ	\$41.52
10-19	10-21	2401338929200295950986	15TH & SANSON PHILADELPHIA PA	\$35.00
10-19	10-21	24231688292007000000115	DAIRY QUEEN #13617 DREXEL HILL PA	\$7.08
10-19	10-21	24137468292001001088438	CVS/PHARMACY #02887 FOLSOM PA	\$59.50
10-19	10-21	24394689292018041048712	LLANERCH DINER UPPER DARBY PA	\$38.39
10-19	10-21	2423802929200014900444	LUCKY 13 PUB PHILADELPHIA PA	\$29.75
10-19	10-21	246921682920100771971397	FOOD COURT 4AC01 HAMMONTON NJ	\$2.85
10-19	10-21	24022079292016000584773	SUNOCO 0273336800 OCEAN VIEW NJ	\$5.31
10-19	10-21	24022079292016000584773	SUNOCO 0363929104 DREXEL HILL PA	\$2.50
10-19	10-21	24022079292016000584773	SUNOCO 0547584300 HAMMONTON NJ	\$40.84
10-20	10-21	247368392920027810275871	HOLLY SHORES CAMPGROUND 609-881234 NJ	\$45.00
10-20	10-21	247368392920027810275871	HOLLY SHORES CAMPGROUND 609-881234 NJ	\$22.00
10-20	10-21	2416407929203040001628645	NJT TRENTON 5034 TRENTON NJ	\$51.50
10-20	10-22	24022079292016000572023	SUNOCO 0273336800 OCEAN VIEW NJ	\$23.44
10-20	10-22	24022079292016000572023	SUNOCO 0273336800 OCEAN VIEW NJ	\$6.59
10-20	10-22	24058239292038008900548	TRENTON PRK & RIDE-DAILY TRENTON NJ	\$10.00
10-21	10-22	247368392920027810275871	HOLLY SHORES CAMPGROUND 609-881234 NJ	\$25.50
10-19	10-23	2463899292018018096881	OYSTER HOUSE PHILADELPHIA PA	\$216.44
10-21	10-23	244262929200333335816	Tranquility Massage Thera BGG HBR TWP NJ	\$82.64
10-21	10-23	24022079292016000578577	SUNOCO 0273336800 OCEAN VIEW NJ	\$3.29
10-21	10-23	244310862929578204131131	ACME #1770 HOLMES PA	\$19.97
10-22	10-23	24011339292002948627435	NOT JUST WINGS GLENHOLDEN PA	\$33.13
10-28	10-29	2418407929201807000488883	WAWA 8048 0080481 FOLSOM PA	\$50.17
10-27	10-30	24794879292000113022247	ETOLL AVIS 888-4422000 NY	\$1.32
10-27	10-30	24599309292000113022247	HEALTH SPRING SPA FOLSOM PA	\$167.00
10-28	10-30	240133892920033335816	NOT JUST WINGS GLENHOLDEN PA	\$31.27
10-28	10-30	247818792920028658800435	PET SUPPLIES PLUS #4009 WOODLYN PA	\$71.00
<b>Fees</b>				
11-13	11-15	74048739292000319062000	LATE FEE	\$28.00
<b>Total Fees For This Period</b>				<b>\$28.00</b>
<b>Interest Charged</b>				
Interest Charge on Purchases				\$117.01
Interest Charge on Cash Advances				\$0.00
Interest Charge on Balances Transfers				\$0.00
<b>Total Interest For This Period</b>				<b>\$117.01</b>

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) Variable Rate (f) Fixed Rate

Charge Summary	Annual Percentage Rate (APR)	Special Offer or Eligible Purchase APR Expiration Date	Balance Subject to Interest Rate	Days Rate Used	Interest Charge
Purchases	19.74% (v)	N/A	\$7,210.16	30	\$117.01
Cash Advance	26.99% (v)	N/A	\$0.00	30	\$0.00

## 2019 Total Year-to-Date

Total fees charged in 2019 \$28.00  
Total interest charged in 2019 \$117.01